

**IN THE UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
CIVIL DIVISION**

William Wilson	Plaintiff,)	
)	
v.)	Civil Case No:
)	
VELOCITY INVESTMENTS, LLC)	
)	
	Defendant,)	
)	
ASSET RECOVERY SOLUTIONS, LLC)	
	Defendant.)	

COMPLAINT

PRELIMINARY STATEMENT

1. This is an action for damages brought from violations of the (FDCPA) Fair Debt Collection Practices Act *et seq.*, 15 U.S.C. § 1692, Fair Credit Reporting Act (FCRA) 15 U.S.C. §1681 *et seq.* and violations of 18 U.S. CODE § 1341.

JURISDICTION

2. The jurisdiction of this Court is conferred by 15 U.S.C. §1681p.

FACTUAL ALLEGATIONS

3. On or about January 26, 2020 William Wilson, hereafter known as Plaintiff, received communication from Velocity Investments, LLC, hereafter known as defendant, alleging that Plaintiff owed defendant a debt in the amount of \$4,496.79.

4. On January 24, 2019 at approximately 12:30 pm (EST) I was contacted by an individual; who informed me that the Defendant was collecting an alleged debt that was purchased from Prosper Funding account number 881624; no further information was provided concerning validation at that time.

5. Following the phone call on January 24, 2020, I received a statement bearing account number PR052576 showing a balance owed to defendant in the amount of \$4,496.79.

6. After having an opportunity to review the information received on January 26, 2020 from Velocity Investments LLC, I determined that I needed more information before proceeding. Therefore, on February 4, 2020 I requested a validation of the alleged debt owed to Velocity Investments LLC.

7. On February 12, 2020 Velocity Investments LLC did not reply with information that met the standards of validation in accordance with the 15 U.S. Code § 1692g(b). Consequently, on February 24, 2020, I submitted a second request for validation made pursuant to the Fair Debt Collection Practices Act and allowed 10 days for compliance as a courtesy.

Defendant's response was not sufficient to validate their authority to collect the alleged debt as proper documentation was not provided in accordance with FDCPA standards.

8. On April 6, 2020 Plaintiff received a statement from Asset Recovery Solutions, LLC attempting to collect on an alleged debt bearing account number 15160457. This was their initial communication and they did not provide validation in accordance with 15 U.S. Code § 1692g.

9. On April 9, 2020 at approximately 6:00 pm (EST) I was contacted by Gary Parrish (an account representative for Asset Recovery Solutions); who informed me that the Defendant was collecting an alleged debt on behalf of VELOCITY INVESTMENTS LLC that was purchased from Prosper Funding account number 881624. During this phone call, Gary Parrish (account representative for Asset Recovery Solutions) communicated that validation of the alleged debt owed would be provided by mail.

10. On April 20, 2020 Asset Recovery Solutions, LLC did not provide information that met the standards of validation in accordance with the 15 U.S. Code § 1692g(b). Defendant's responses were not sufficient to validate their authority to collect the alleged debt as proper documentation was not provided in accordance with FDCPA standards.

COUNT I

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C. §1692 WILLFUL NON-COMPLIANCE BY VELOCITY INVESTMENTS, LLC.

11. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3).

12. Defendants are debt collectors within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

13. Defendant has demonstrated willful or knowing non-compliance with 15 U.S.C. 1692e (2) (A),(10) and (12) by attempting to collect on a debt that the plaintiff does not owe. Defendant made false claims which were revealed to the Plaintiff when VELOCITY INVESTMENTS LLC., alleged assignees of PROSPER FUNDING, could not validate the alleged debt. The plaintiff discovered the violation on or about January 24, 2020 at approximately 12:30 pm (EST) when Plaintiff was contacted by a representative for Velocity Investments LLC who informed me that Defendant was collecting an alleged debt that was allegedly purchased from Prosper Funding account number 881624.

14. Plaintiff is entitled to and demands damages in the amount of \$1,000.00 (One thousand dollars) pursuant to 15 U.S.C. § 1681n.

COUNT II

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C.

§1692 NEGLIGENT NON-COMPLIANCE BY VELOCITY INVESTMENTS LLC.

15. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3).

16. Defendants are debt collectors within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

17. Defendant has demonstrated negligent non-compliance with 15 U.S.C. 1692e (2) (A),(10) and (12) by attempting to collect on a debt that the plaintiff does not owe. Defendant made false claims which were revealed to the Plaintiff when VELOCITY INVESTMENTS LLC., alleged assignees of PROSPER FUNDING, could not validate the alleged debt. The plaintiff discovered the violation on or about January 24, 2020 at approximately 12:30 pm (EST) when Plaintiff was contacted by a representative for Velocity Investments LLC who informed me that Defendant was collecting an alleged debt that was allegedly purchased from Prosper Funding account number 881624.

18. Plaintiff is entitled to and demands damages in the amount of \$500.00 (Five hundred dollars) pursuant to 15 U.S.C. § 1681o.

COUNT III

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C. §1692 WILLFUL

NON-COMPLIANCE BY ASSET RECOVERY SOLUTIONS LLC

19. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3).

20. Defendants are debt collectors within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

21. Defendant has demonstrated willful or knowing non-compliance with 15 U.S.C. 1692e (2) (A),(10) and (12) by attempting to collect on a debt that the plaintiff does not owe. Defendant made false claims which were revealed to the Plaintiff when the Defendant could not validate the alleged debt. The plaintiff discovered the violation on or about April 20, 2020 when the plaintiff received a presentment in response to the request for validation which was an unsigned statement claiming an alleged debt in the amount of \$4,496.79.

22. Plaintiff is entitled to and demands damages in the amount of \$1000.00 (One thousand dollars) pursuant to 15 U.S.C. § 1681n.

COUNT IV

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C.

§1692 NEGLIGENT NON-COMPLIANCE BY ASSET RECOVERY SOLUTIONS LLC

23. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3).

24. Defendants are debt collectors within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

25. Defendant has demonstrated negligent non-compliance of 15 U.S.C. 1692e (2) (A),(10) and (12) by attempting to collect on a debt that the plaintiff does not owe. Defendants made false claims which were revealed to the Plaintiff when the Defendant could not validate the alleged debt. The plaintiff discovered the violation on or about April 20, 2020 when the plaintiff received a presentment in response to the request for validation which was an unsigned statement claiming an alleged debt in the amount of \$4,496.79.

26. Plaintiff is entitled to and demands damages in the amount of \$500.00 (Five hundred dollars) from Defendant pursuant to 15 U.S.C. § 1681o.

COUNT V

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C.

§1692 WILLFUL NON-COMPLIANCE BY VELOCITY INVESTMENTS LLC.

27. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3)

28. Defendant is a debt collector within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

29. Defendant has demonstrated willful non-compliance with 15 U.S.C. 1692g by failing to send validation within five (5) days of the initial communication.

30. On or about January 26, 2020 Plaintiff, received communication from VELOCITY INVESTMENTS LLC, hereafter known as defendant, alleging that Plaintiff owed defendant a debt in the amount of \$4,496.79.

31. Defendant did not send a validation statement within (5) days of the initial communication in accordance with 15 U.S.C. 1692g.

32. Plaintiff is entitled to and demands damages in the amount of \$1,000.00 (One thousand dollars) pursuant to 15 U.S.C. § 1681n.

COUNT VI

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C.

§1692 NEGLIGENT NON-COMPLIANCE BY VELOCITY INVESTMENTS LLC

33. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3)

34. Defendant is a debt collector within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

35. Defendant has demonstrated negligent non-compliance with 15 U.S.C. 1692g by failing to send validation within five (5) days of the initial communication.

36. On or about January 26, 2020 Plaintiff, received communication from VELOCITY INVESTMENTS LLC, hereafter known as defendant, alleging that Plaintiff owed defendant a debt in the amount of \$4,496.79.

37. Defendant did not send a validation statement within (5) days of the initial communication in accordance with 15 U.S.C. 1692g.

38. Plaintiff is entitled to and demands damages in the amount of \$500.00 (Five hundred dollars) pursuant to 15 U.S.C. § 1681o.

COUNT VII

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C.

§1692 WILLFUL NON-COMPLIANCE BY ASSET RECOVERY SOLUTIONS, LLC

39. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3)

40. Defendant is a debt collector within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

41. Defendant has demonstrated willful non-compliance with 15 U.S.C. 1692g by failing to send validation within five (5) days of the initial communication.

42. On or about April 6, 2020 Plaintiff received a communication from Asset Recovery Solutions, LLC attempting to collect on an alleged debt bearing account number 15160457. This was their initial communication and they did not provide validation in accordance with 15 U.S. Code § 1692g.

43. Plaintiff is entitled to and demands damages in the amount of \$1,000.00 (One thousand dollars) pursuant to 15 U.S.C. § 1681n.

COUNT VIII

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C.

§1692 NEGLIGENT NON-COMPLIANCE BY ASSET RECOVERY SOLUTIONS, LLC

44. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3)

45. Defendant is a debt collector within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

46. Defendant has demonstrated negligent non-compliance with 15 U.S.C. 1692g by failing to send validation within five (5) days of the initial communication.

47. On April 6, 2020 Plaintiff received a communication from Asset Recovery Solutions, LLC attempting to collect on an alleged debt bearing account number 15160457. This was their initial communication and they did not provide validation in accordance with 15 U.S. Code § 1692g.

48. Plaintiff is entitled to and demands damages in the amount of \$500.00 from Defendant pursuant to 15 U.S.C. § 1681o.

COUNT IX

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C.

§1692 WILLFUL NON-COMPLIANCE BY VELOCITY INVESTMENTS LLC

49. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3)

50. Defendant is a debt collector within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

51. Defendant has demonstrated willful non-compliance with 15 U.S.C. 1692g § 809 (a) (4) by failing to verify the debt after the plaintiff made a written request for the defendant to verify the debt that was alleged in count 1 of this complaint, bearing account number PR052576 showing a balance owed to defendant in the amount of \$4,496.79. The defendant has not verified.

52. Plaintiff is entitled to and demands damages in the amount of \$1000.00 from Defendant pursuant to 15 U.S.C. § 1681n.

COUNT X

VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT (FDCPA), 15 U.S.C.

§1692 NEGLIGENT NON-COMPLIANCE BY VELOCITY INVESTMENTS LLC

53. Plaintiff is a consumer within the meaning of the FDCPA, 15 U.S.C. § 1692a (3)

54. Defendant is a debt collector within the meaning of the FDCPA, 15 U.S.C. § 1692a (6).

55. Defendant has demonstrated negligent non-compliance with 15 U.S.C. 1692g § 809 (a) (4) by failing to verify the debt after the plaintiff made a written request for the defendant to verify the debt that was alleged in count 1 of this complaint, bearing account number PR052576 showing a balance owed to defendant in the amount of \$4,496.79. The defendant has not verified.

56. Plaintiff is entitled to and demands damages in the amount of \$500.00 from Defendant pursuant to 15 U.S.C. § 1681o.

PRAYER FOR RELIEF

WHEREFORE, plaintiff requests judgment against defendants as follows:

57. Statutory damages in the amount of \$ 4,500.00 from Defendant VELOCITY INVESTMENTS LLC;

58. General damages in the amount of \$10,000.00 from Defendant VELOCITY INVESTMENTS LLC;

59. Punitive damages in the amount of \$10,000.00 from Defendant VELOCITY INVESTMENTS LLC

60. General damages in the amount of \$5,000.00 from Defendant ASSET RECOVERY SOLUTIONS, LLC

61. Statutory damages in the amount of \$ 3,000.00 from Defendant ASSET RECOVERY SOLUTIONS, LLC

62. Punitive damages in the amount of \$3,000.00 from Defendant ASSET RECOVERY SOLUTIONS, LLC

63. Total of \$24,500.00 From Defendant VELOCITY INVESTMENTS LLC


64. Total of \$11,000.00 From Defendant ASSET RECOVERY SOLUTIONS, LLC

65. Such other and further relief as the Court may deem just and proper.

DEMAND FOR JURY TRIAL

Plaintiff hereby demands a trial by jury of all issues so triable as a matter of law.

Respectfully submitted this 20th day of April 2021.


William Wilson
2717 E Meadow Drive
Chesapeake, Virginia [23321]
(757) 593-5646

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CLERK US DISTRICT COURT
NORFOLK, VIRGINIA

**IN THE UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION**

Case No.

William Wilson	Plaintiff,)	
)	
v)	
)	
VELOCITY INVESTMENTS, LLC)	
)	
	Defendant.)	
)	
ASSET RECOVERY SOLUTIONS, LLC)	
)	
	Defendant.)	
)	

TO BE SERVED

To the Clerk. The following party is the registered agent for the Velocity Investments, LLC and is to be served in the above styled case:

W. Peter Ragan Jr.
1800 Route 34 N Suite 305
Wall 07719

To the Clerk. The following party is the registered agent for the Asset Recovery Solutions. and is to be served in the above styled case:

C T CORPORATION SYSTEM
208 S. LaSalle Street
Chicago, IL 60604



William Wilson
2717 E Meadow Drive
Chesapeake, Virginia 23321
757 593-5646

GHOSTWRITING CERTIFICATION

I declare under penalty of perjury that:

- (1) No attorney has prepared, or assisted in the preparation of this document.

William Wilson

Name of *Pro Se* Party (Print or Type)



Signature of *Pro Se* Party

Executed on: 20 April 2021 (Date)

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
Norfolk DIVISION

William J. Wilson

Plaintiff(s),

v.

Civil Action Number: _____

Velocity Investments, et al.

Defendant(s).

LOCAL RULE 83.1(M) CERTIFICATION

I declare under penalty of perjury that:

No attorney has prepared, or assisted in the preparation of

William Wilson vs. Velocity Investments, et al.
(Title of Document)

William J. Wilson

Name of Pro Se Party (Print or Type)

[Signature]

Signature of Pro Se Party

Executed on: 28 April 2021 (Date)

OR

The following attorney(s) prepared or assisted me in preparation of _____.

(Title of Document)

(Name of Attorney)

(Address of Attorney)

(Telephone Number of Attorney)

Prepared, or assisted in the preparation of, this document

(Name of Pro Se Party (Print or Type))

Signature of Pro Se Party

Executed on: _____ (Date)